



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20469

RQ-2

J. Terrence Lee, Treasurer
First Tennessee National Corporation
Federal PAC
165 Madison Avenue
Memphis, TN 38103

FEB 10 1998

Identification Number: C00008151

Reference: 30 Day Post-General Report (10/1/98-11/23/98)

Dear Mr. Lee:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. The review raised questions concerning certain information contained in the report(s). An itemization follows:

-Schedule B of your report (pertinent portion(s) attached) discloses a contribution(s) which appears to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) precludes a multicandidate committee and its affiliates from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If the contribution(s) in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information. If you have made an excessive contribution, you should notify the recipient and request a refund of the amount in excess of \$5,000 and/or notify the recipient in writing of your redesignation of the contribution. In the best interest of your committee, all refunds and redesignations should be made within sixty days of the treasurer's receipt of the contribution(s).

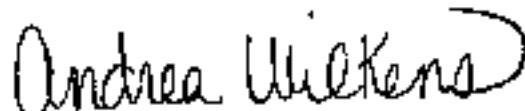
Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund request sent to the recipient committee(s). In addition, any refunds should be disclosed on Schedule A supporting Line 16 of the report covering the period during which they are received. Any redesignations should be disclosed as memo entries on

Schedule B supporting Line 23 of the report covering the period during which the redesignation is made. 11 CFR §110.1(b)

Although the Commission may take further legal action regarding the excessive contribution(s), your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

A written response or an amendment to your original report(s) correcting the above problem(s) should be filed with the Federal Election Commission within fifteen (15) days of the date of this letter. If you need assistance, please feel free to contact me on our toll-free number, (800) 424-9530. My local number is (202) 694-1130.

Sincerely,



Andrea Wilkens
Reports Analyst
Reports Analysis Division

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
for each category of the
Detailed Summary Page

PAGE OF
FOR LINE NUMBER
23

Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (In Full)

First Tennessee National Corporation Federal PAC

A. Full Name, Mailing Address and ZIP Code

Fund to elect Michael Cole
P.O. Box 78464
Atlanta, GA 30357-2464

Purpose of Disbursement

Campaign contribution

Disbursement for: Primary General
 Other (specify)

Date (month,
day, year)
10/15/98

Amount of Each
Disbursement This Period
\$ 1,000

B. Full Name, Mailing Address and ZIP Code

MURPAC Administrative Fund
1125 15th St. NW
Washington, DC 20005

Purpose of Disbursement

Contribution

Disbursement for: Primary General
 Other (specify)

Date (month,
day, year)
10/22/98

Amount of Each
Disbursement This Period
\$ 1,000

C. Full Name, Mailing Address and ZIP Code

Frist 2000 Inc.
4205 Hillsboro Rd., Suite 306
Nashville, TN 37215

Purpose of Disbursement

Campaign contribution

Disbursement for: Primary General
 Other (specify)

Date (month,
day, year)
11/6/98

Amount of Each
Disbursement This Period
\$ 2,000

D. Full Name, Mailing Address and ZIP Code

Frist 2000 Inc.
4205 Hillsboro Rd., Suite 306
Nashville, TN 37215

Purpose of Disbursement

Campaign contribution

Disbursement for: Primary General
 Other (specify)

Date (month,
day, year)
11/6/98

Amount of Each
Disbursement This Period
\$ 5,000

E. Full Name, Mailing Address and ZIP Code

Purpose of Disbursement

Disbursement for: Primary General
 Other (specify)

Date (month,
day, year)

Amount of Each
Disbursement This Period

F. Full Name, Mailing Address and ZIP Code

Purpose of Disbursement

Disbursement for: Primary General
 Other (specify)

Date (month,
day, year)

Amount of Each
Disbursement This Period

G. Full Name, Mailing Address and ZIP Code

Purpose of Disbursement

Disbursement for: Primary General
 Other (specify)

Date (month,
day, year)

Amount of Each
Disbursement This Period

H. Full Name, Mailing Address and ZIP Code

Purpose of Disbursement

Disbursement for: Primary General
 Other (specify)

Date (month,
day, year)

Amount of Each
Disbursement This Period

I. Full Name, Mailing Address and ZIP Code

Purpose of Disbursement

Disbursement for: Primary General
 Other (specify)

Date (month,
day, year)

Amount of Each
Disbursement This Period

SUBTOTAL of Disbursements This Page (optional) -----

\$ 9,000

TOTAL This Period (last page this line number only) -----

\$ 9,000

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
for each category of the
Omitted Summary Page

PAGE OF
23
FOR LINE NUMBER
23

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NAME OF COMMITTEE (in Full)

First Tennessee National Corporation Federal PAC

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Campaign contribution	Date (month, day, year)	Amount of Each Disbursement This Period
Committee to re-elect John J. Duncan, Jr. P.O. Box 2646 Knoxville, TN 37901	Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	8-19-97	\$ 1,000
B. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Campaign contribution	Date (month, day, year)	Amount of Each Disbursement This Period
Frist 2000 420 S Hillsboro Rd., Suite 306 Nashville, TN 37215	Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	8-22-97	\$ 2,000
C. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Campaign contribution	Date (month, day, year)	Amount of Each Disbursement This Period
East Romney for Congress P.O. Box 746 Bismarck, ND 58502	Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	9-15-97	\$ 250
D. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Campaign contribution	Date (month, day, year)	Amount of Each Disbursement This Period
Citizens Committee to elect Fritz Hollings (c) South Carolina Democratic Party P.O. Box 5467 Columbia, SC 29250	Disbursement for: <input type="checkbox"/> Primary <input checked="" type="checkbox"/> General <input type="checkbox"/> Other (specify)	10-21-97	\$ 2,000
E. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Contribution	Date (month, day, year)	Amount of Each Disbursement This Period
PSA - PAC 1445 New York Ave NW #13-110 Washington, DC 20005	Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	11-4-97	\$ 1,000
F. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Campaign contribution	Date (month, day, year)	Amount of Each Disbursement This Period
Congressman Bert Gordon Committee P.O. Box 2008 Knoxville, TN 37133	Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	11-25-97	\$ 500
G. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Campaign contribution	Date (month, day, year)	Amount of Each Disbursement This Period
Ed Bryant for Congress P.O. Box 1461 Cordova, TN 38098-1461	Disbursement for: <input type="checkbox"/> Primary <input type="checkbox"/> General <input type="checkbox"/> Other (specify)	12-5-97	\$ 1,000
H. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
I. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
J. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
SUBTOTAL of Disbursements This Page (optional) _____			7,750
TOTAL This Period (last page this line number only) _____			\$ 7,750

